Please amend the following claims:

1. (Twice Amended) A smart card capable of performing more than one function, said smart card having the dimensions of a conventional plastic credit card and comprising:

a first memory comprising a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing the identification of a holder of the smart card, and a fourth set of data to access telephone communication services;

a microprocessor, said microprocessor being in electrical communication with a second memory, said second memory configured for storing geographical position data; and

an automated location tracking means for determining a location of the smart card.

18. (Twice Amended) A smart card having the dimensions of a conventional plastic credit card and having a proximal end and a distal end, said smart card comprising:

a first magnetic strip comprising a first set of data and a second set of data;

a second magnetic strip comprising a third set of data and a fourth set of data;

an integrated circuit embedded in said smart card, said integrated circuit comprising a microprocessor in electrical communication with a memory, said second memory configured for storing geographical position data; and

a tracking device capable of transmitting a signal unique to the smart card.

35. (Twice Amended) A method of gaining access through an access device upon payment of a value, the method comprising the steps of:

providing a smart card having the dimensions of a conventional plastic credit card, said smart card comprising:

a first memory comprising a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing the identification of a holder of the smart card, and a fourth set of data to access telephone communication services;

a microprocessor, said microprocessor being in electrical communication with a second memory, said second memory configured for storing geographical position data; and

an automated location tracking means for determining a location of the smart card;

inserting the smart card into the access device, wherein the access device is shaped to receive a smart card having the dimensions of a conventional plastic credit card;

reading at least one of said four sets of data;

performing a first authentication process on said at least one set of data; and

permitting access if said step of performing a first authentication process meets a required condition.